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Chapter you are filing under:	
☐ Chapter 7	
☐ Chapter 11	
☐ Chapter 12	
■ Chapter 13	☐ Check if this an amended filing
	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself					
		About Debtor 1:	Abou	nt Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name					
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Katheryn First name	First	name		
		Middle name	Midd	e name		
	Bring your picture identification to your meeting with the trustee.	Windmon Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)		
2.	All other names you have used in the last 8 years	Katheryn L. Windmon-Vandyke				
	Include your married or maiden names.	•				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2698				

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Case number (if known)

Debtor 1 Katheryn L. Windmon

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	22324 Merrill Avenue	If Debtor 2 lives at a different address:			
		Sauk Village, IL 60411 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Document Case number (if known) Debtor 1 Katheryn L. Windmon

art	Tell the Court About	our Ba	nkruptcy Ca	ise							
7.	The chapter of the Bankruptcy Code you are choosing to file under										
	choosing to me under	☐ Chapter 7									
		☐ Cha	apter 11								
		☐ Cha	apter 12								
		■ Cha	apter 13								
3.	How you will pay the fee	a	about how yo	entire fee when I file my per ou may pay. Typically, if you ar attorney is submitting your pay address.	e paying	the fee yourself, yo	u may pay with casl	h, cashier's check, or money			
				the fee in installments. If yo		e this option, sign a	nd attach the <i>Applic</i>	ation for Individuals to Pay			
			•	e in Installments (Official Form at my fee be waived (You may		t this option only if y	ou are filing for Cha	nter 7. Rv law, a judge may			
		b	out is not req	uired to, waive your fee, and m	nay do s	o only if your incom	e is less than 150%	of the official poverty line			
				o your family size and you are cation to Have the Chapter 7 F							
				,	Ü	,	,	, ,			
).	Have you filed for	□ No.									
	bankruptcy within the last 8 years?	■ Yes									
	-			Northern District of IL,							
			District	Eastern Division	When	7/25/15	Case number	15-25375 (Ch 13)			
			District	Northern District of IL, Eastern Division	When	11/06/10	Case number	10-49771 (Ch 7)			
			District		When	-	Case number				
0.	Are any bankruptcy	■ No									
	cases pending or being filed by a spouse who is not filing this case with	☐ Yes									
	you, or by a business partner, or by an affiliate?										
			Debtor				Relationship to y	/ou			
			District	-	When		Case number, if	known			
			Debtor				Relationship to y	/ou			
			District		When		Case number, if	known			
14	Do you ront your		Go to li	ino 12							
11.	Do you rent your residence?	□ No.			n idam	ant against you and	do vou wont to ato	in vous regidence?			
		Yes	. паs yo	our landlord obtained an evictio	n juagm	ent against you and	do you want to stay	in your residence?			
				No. Go to line 12.							
				Yes. Fill out <i>Initial Statement</i> bankruptcy petition.	About a	n Eviction Judgmen	t Against You (Form	101A) and file it with this			

Debtor 1 Katheryn L. Windmon Document Page 4 of 63 Case number (if known)

Par	Report About Any Bu	sinesses	You Own	as a Sole Propriet	tor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	☐ Yes. Name and location of business					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.	usiness you operate as n individual, and is not a eparate legal entity such s a corporation,						
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, Sta	te & ZIP Code			
	separate sheet and attach it to this petition.		Chec	k the appropriate bo	x to describe your business:			
	, , , , , , , , , , , , , , , , , , , ,				ness (as defined in 11 U.S.C. § 101(27A))			
					Estate (as defined in 11 U.S.C. § 101(51B))			
				_	efined in 11 U.S.C. § 101(53A))			
					er (as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> debtor?	deadlines operation in 11 U.S	s. If you ir is, cash-fl i.C. 1116	ndicate that you are ow statement, and f (1)(B).	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure			
	For a definition of small	No.	lo. I am not filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankrupto Code.				
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Dow	Donort if You Own or	Have Any	. Uozorda	uus Dromartu or Am	V Duemants: That bloods Immediate Attention			
Par			пагагис	ous Property of An	y Property That Needs Immediate Attention			
14.	Do you own or have any property that poses or is	No.						
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number, Street, City, State & Zip Code			

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Debtor 1 Katheryn L. Windmon

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a	briefing about credit
counseling because of:	

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

to do so

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Katheryn L. Windmon

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Case number (if known)

Par	t 6: Answer These Questi	ions for Re	porting Purposes					
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b.					
			■ Yes. Go to line 17.					
		16b.		siness debts? Business debts are debts the through the operation of the business debts.				
			□ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you ow	ve that are not consumer debts or busines	ss debts			
17.	Are you filing under Chapter 7?	■ No.	am not filing under Chapter 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and	☐ Yes.		I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?				
	administrative expenses are paid that funds will		□ No					
	be available for distribution to unsecured creditors?		☐ Yes					
18.	How many Creditors do	■ 1-49		1 ,000-5,000	☐ 25,001-50,000			
	you estimate that you owe?	□ 50-99		☐ 5001-10,000	☐ 50,001-100,000			
		☐ 100-19 ☐ 200-99	· -	□ 10,001-25,000	☐ More than100,000			
19.	How much do you estimate your assets to be worth?	□ \$100,0	01 - \$100,000 001 - \$500,000	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
		□ \$500,001 - \$1 million		<u> — \$100,000,001 - \$300 ПШЮП</u>	Li More triari \$50 billiori			
20.	How much do you estimate your liabilities to be?	□ \$100,0	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion			
Par	t 7: Sign Below							
For	you	I have exa	amined this petition, and I deck	are under penalty of perjury that the inforn	nation provided is true and correct.			
			have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, ited States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
				ot pay or agree to pay someone who is no notice required by 11 U.S.C. § 342(b).	t an attorney to help me fill out this			
		I request	relief in accordance with the ch	napter of title 11, United States Code, spe	cified in this petition.			
		bankrupto 1519, and	cy case can result in fines up to	concealing property, or obtaining money of \$250,000, or imprisonment for up to 20 y				
		Kathery	n L. Windmon	Signature of Debtor	• 2			
		Executed	Signature of Debtor 1 Executed on MM / DD / YYYY Executed on MM / DD / YYYY MM / DD / YYYYY MM / DD / YYY					

Debtor 1 Katheryn L. Windmon

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jason P. Allain	Date	February 26, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Jason P. Allain		
Printed name		
Ledford, Wu & Borges, LLC		
Firm name		
105 W. Madison		
23rd Floor		
Chicago, IL 60602		
Number, Street, City, State & ZIP Code		
Contact phone 312-853-0200	Email address	notice@billbusters.com
6304575		
Bar number & State		

Document Page 8 of 63 Fill in this information to identify your case: Debtor 1 Katheryn L. Windmon First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

☐ Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B...... 5,100.00 1c. Copy line 63, Total of all property on Schedule A/B..... 5,100.00 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 15,678.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... 39,758.60 Your total liabilities Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 2,193.00 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 1.993.00 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. What kind of debt do you have?

Official Form 106Sum

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$	2,392.82
		_	

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	463.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	463.00

Document Page 10 of 63 Fill in this information to identify your case and this filing: Debtor 1 Katheryn L. Windmon First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put Mazda Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **MVP ES** ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Year. 2004 Debtor 2 only Current value of the Current value of the Approximate mileage: 88000 Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another **Debtor shall Surrender** \$3,500.00 \$3,500.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$3.500.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own?

Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Debtor 1	Case 16-06495 Katheryn L. Windm		Filed 02/26/16 Document	Entered 02/26/16 Page 11 of 63 Case n	13:50:29 umber (if known)	Desc Main
■ Voc	Describe				,	
— 165.	Misc Arm (Chair, Kitche	nold goods and furn n Table/Chairs, Mic 4 Beds, 3 Lamps	nishings, including: Sofa rowave, Pots/Pans,	ι,	\$400.00
□ No	es: Televisions and radios including cell phones, Describe	cameras, med	dia players, games	ipment; computers, printers, s		collections; electronic devices
	Phone		inputer, rubiet, vide			\$600.00
Example	bles of value es: Antiques and figurines other collections, mer Describe			poks, pictures, or other art obj	ects; stamp, coir	n, or baseball card collections;
	Book	s and Picture	es			\$100.00
■ No □ Yes. 10. Firearm Examp ■ No □ Yes. 11. Clother Examp □ No	musical instruments Describe ns bles: Pistols, rifles, shotgu Describe s bles: Everyday clothes, fu Describe	exercise, and ins, ammunitions, ammunitions, leather coaf	n, and related equipments		bs, skis; canoes	
	Perso	nal Used Cl	othing			\$350.00
□ No		stume jewelry,	engagement rings, wed	dding rings, heirloom jewelry,	watches, gems,	
	Costu	ime jewelry				\$50.00
Examp ■ No	rm animals oles: Dogs, cats, birds, ho Describe	rses				
■ No	her personal and house Give specific information		u did not already list,	including any health aids yo	ou did not list	

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known) Document Debtor 1 Katheryn L. Windmon 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1.500.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ No ■ Yes..... Cash on Hand \$60.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **PNC Bank Debit Card** \$0.00 17.1. Netspend \$0.00 17.2. Debit Card 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401(k) **Thru Work** \$40.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No Institution name or individual: ☐ Yes.

		Case 16-06		Doc 1	Filed 02/26/16 Document	Entered 02/26/16 13:50:29 Page 13 of 63	Desc Main				
D	ebtor 1	Katheryn L. W	indmor	1		Case number (if known)					
23.	. Annuitie ■ No	es (A contract for a	a periodi	c payment of	money to you, either fo	r life or for a number of years)					
	☐ Yes	lssu	er name	and descripti	on.						
24		in an education . §§ 530(b)(1), 529			n a qualified ABLE pro	ogram, or under a qualified state tuition pro	ogram.				
	Yes	Instit	tution na	me and desc	ription. Separately file th	ne records of any interests.11 U.S.C. § 521(c):					
25	5. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No										
	☐ Yes. (Give specific infor	mation a	bout them							
26	26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements										
	■ No □ Yes. 0	Give specific infor	mation a	bout them							
27	_Exampl	s, franchises, an es: Building permi				n holdings, liquor licenses, professional licens	es				
	■ No □ Yes. 0	Give specific infor	mation a	bout them							
M	oney or p	roperty owed to	you?				Current value of the portion you own? Do not deduct secured claims or exemptions.				
28	. Tax refu	nds owed to you	ı								
	■ No □ Yes. G	Give specific inforn	nation al	oout them, inc	cluding whether you alre	ady filed the returns and the tax years					
29	. Family s		mp sum	alimony, spo	usal support, child supp	ort, maintenance, divorce settlement, property	r settlement				
	■ No	Give specific inform	·								
30	Example No	mounts someone es: Unpaid wages benefits; unpa Give specific infor	, disabili id loans	ty insurance ¡	payments, disability ben someone else	efits, sick pay, vacation pay, workers' compe	nsation, Social Security				
31.		s in insurance po es: Health, disabil		e insurance; ł	nealth savings account (HSA); credit, homeowner's, or renter's insurar	nce				
		lame the insuranc		any of each p pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:				
					ance Policy through Cash Surrender Valu		\$0.00				
32.	If you are someon		of a livin		someone who has die t proceeds from a life in	ed surance policy, or are currently entitled to reco	eive property because				

Official Form 106A/B Schedule A/B: Property page 4

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Case number (if known) Document Debtor 1 Katheryn L. Windmon 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No \square Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$100.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form \$0.00 \$3.500.00 \$1,500.00 \$100.00 \$0.00

Part 8: 55. Part 1: Total real estate, line 2 56. Part 2: Total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$5.100.00 Copy personal property total \$5,100.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$5,100.00

Official Form 106A/B Schedule A/B: Property page 5

Fill in this infor	rmation to identify your	case:		
Debtor 1	Katheryn L. Wind	mon		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Ex

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2004 Mazda MVP ES 88000 miles Debtor shall Surrender	\$3,500.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Misc used household goods and furnishings, including: Sofa, Arm	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
Chair, Kitchen Table/Chairs, Microwave, Pots/Pans, Dishes/Flatware, 4 Beds, 3 Lamps Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
3 Televisions, Computer, Tablet, Video-Game System, and Cell Phone.	\$600.00		\$600.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Books and Pictures Line from Schedule A/B: 8.1	\$100.00		\$100.00	735 ILCS 5/12-1001(a)
Line Holli Goriodale 772. G.1			100% of fair market value, up to any applicable statutory limit	
Personal Used Clothing Line from Schedule A/B: 11.1	\$350.00		\$350.00	735 ILCS 5/12-1001(a)
Line Hotti Schedule A/D. 11.1			100% of fair market value, up to any applicable statutory limit	

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Case number (if known)

Matheryn E. Williamon				
f description of the property and line on edule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
stume jewelry e from Schedule A/B: 12.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
, 110111 CO/1004410 / V.D. 1 21 11			100% of fair market value, up to any applicable statutory limit	
sh on Hand	\$60.00		\$60.00	735 ILCS 5/12-1001(b)
Hom Schedule A/B. 10.1			100% of fair market value, up to any applicable statutory limit	
oit Card: PNC Bank	\$0.00		\$0.00	735 ILCS 5/12-1001(b)
From Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
(k): Thru Work	\$40.00		\$40.00	735 ILCS 5/12-1006
HOM Schedule A/B. 21.1			100% of fair market value, up to any applicable statutory limit	
			iled on or after the date of adjustme	ent.)
, , , , ,	ered by the exemption w	ithin 1	,215 days before you filed this case	?
□ No				
	f description of the property and line on edule A/B that lists this property stume jewelry from Schedule A/B: 12.1 sh on Hand from Schedule A/B: 16.1 bit Card: PNC Bank from Schedule A/B: 17.1 (k): Thru Work from Schedule A/B: 21.1	f description of the property and line on edule A/B that lists this property Stume jewelry From Schedule A/B: 12.1 Sh on Hand From Schedule A/B: 16.1 Sh on Hand From Schedule A/B: 16.1	f description of the property and line on edule A/B that lists this property Stume jewelry From Schedule A/B: 12.1 Sh on Hand From Schedule A/B: 16.1 Sh on Hand From Schedule A/B: 16.1	f description of the property and line on edule A/B that lists this property Stume jewelry From Schedule A/B: 12.1 Stume jewelry From Schedule A/B: 12.1 Stume jewelry From Schedule A/B: 12.1 State jewelry From Schedule A/B: 16.1 State jewelry From Schedule A/B: 17.1 From Schedule A/B: 21.1 From Sch

	Cas	se 16-06495	Doc 1	Filed 02/26/16 Document	Entere	d 02/26/16 13:5 7 of 63	0:29 Desc I	Main
Filli	in this inform	ation to identify yo	ur case:					
Deb	tor 1	Katheryn L. Wii	ndmon					
		First Name	Mi	ddle Name	Last Name			
	tor 2 use if, filing)	First Name	Mi	ddle Name	Last Name			
Unit	ed States Ban	kruptcy Court for the	: NORTH	HERN DISTRICT OF IL	LINOIS			
Case (if kno	e number							c if this is an ded filing
	icial Form hedule [s Who I	Have Claims	Secure	d by Property	,	12/15
	ed, copy the Ado					ally responsible for suppl e top of any additional pag		
1. Do	any creditors h	ave claims secured by	your proper	rty?				
ı	☐ No. Check	this box and submit	this form to	the court with your other	er schedules. \	ou have nothing else to	report on this form.	
	Yes. Fill in	all of the information	below.					
Part	1 List All	Secured Claims						
2. Lis	st all secured cl claim. If more the	aims. If a creditor has r	particular clair	e secured claim, list the cre m, list the other creditors in to the creditor's name.		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Value Auto)	Describe t	he property that secures	the claim:	\$15,678.00	\$3,500.00	\$12,178.00
	Creditor's Name			azda MVP ES 88000 shall Surrender	miles			
	2734 N Cic Chicago, II		As of the capply.	date you file, the claim is:	Check all that			
	Number, Street, 0	City, State & Zip Code	Unliquio	•				
Who	o owes the deb	ot? Check one.	☐ Dispute Nature of	ed lien. Check all that apply.				
	ebtor 1 only bebtor 2 only		An agre	eement you made (such as in)	mortgage or sec	ured		
	ebtor 1 and Deb	tor 2 only	☐ Statuto	ry lien (such as tax lien, me	chanic's lien)			
ПА	t least one of the	e debtors and another	☐ Judgme	ent lien from a lawsuit	_			
	check if this clai		Other (i	including a right to offset)	Purchase I	Money Security Inte	rest	

1/22/15 Last Active Date debt was incurred 5/30/15

Opened

Last 4 digits of account number

0401

Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$15,678.00 \$15,678.00

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 16-06495 Doc 1 Filed 02/26/16 Entered 02/26/16 13:50:29 Desc Main Document Page 18 of 63 Fill in this information to identify your case: Debtor 1 Katheryn L. Windmon Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? ☐ No. Go to Part 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Priority Total claim Nonpriority amount amount 2.1 Last 4 digits of account number Internal Revenue Serivce \$0.00 \$0.00 \$0.00 Priority Creditor's Name P.O. Box 7346 When was the debt incurred? 2013 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations ☐ At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt $\hfill\square$ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? No Other. Specify **NOTICE ONLY** ☐ Yes Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice

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Debtor 1 Katheryn L. Windmon Case number (if know) 4.4 **Christ Hospital** Last 4 digits of account number \$3,679.00 Nonpriority Creditor's Name 4440 W. 95th St. When was the debt incurred? Oak Lawn, IL 60453 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical/Dental Services ☐ Yes 4.5 City of Chicago (Suspension/Boot) Last 4 digits of account number \$1,080.48 Nonpriority Creditor's Name **Department of Finance** When was the debt incurred? 121 North LaSalle Street, Room 107A Chicago, IL 60602 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Parking Tickets/Fines ☐ Yes 4.6 ComEd Last 4 digits of account number 3152 \$1,985.08 Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center Attn: Bkcy Group-Claims Department Oakbrook Terrace, IL 60181 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Utilities Other. Specify

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Debtor 1 Katheryn L. Windmon Case number (if know) 4.7 \$945.00 **Enhanced Recovery Corp** Last 4 digits of account number 8097 Nonpriority Creditor's Name **Attention: Client Services** When was the debt incurred? Opened 2/01/15 8014 Bayberry Rd Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Sprint ☐ Yes 4.8 **Enhanced Recovery Corp** \$632.50 Last 4 digits of account number 5104 Nonpriority Creditor's Name **Attention: Client Services** When was the debt incurred? Opened 4/01/15 8014 Bayberry Rd Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Tmobile ☐ Yes **ER Solutions/Convergent Outsourc** 9807 \$184.00 4.9 Last 4 digits of account number INC Nonpriority Creditor's Name Po Box 9004 When was the debt incurred? Opened 10/01/14 Renton, WA 98057 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection Attorney Comcast

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Debtor 1 Katheryn L. Windmon Case number (if know) 4.10 \$858.59 First Premier Bank Last 4 digits of account number 2953 Nonpriority Creditor's Name Opened 8/01/13 Last Active 3820 N Louise Ave When was the debt incurred? 11/11/13 Sioux Falls, SD 57107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.11 First Premier Bank Last 4 digits of account number 2953 \$0.00 Nonpriority Creditor's Name Opened 8/01/13 Last Active 601 S Minnesota Ave When was the debt incurred? 11/11/13 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Only** Other. Specify 4.12 Franciscan Alliance, Inc Last 4 digits of account number \$1,345.00 Nonpriority Creditor's Name When was the debt incurred? 28044 Network Place Chicago, IL 60673 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

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Debtor 1 Katheryn L. Windmon Case number (if know) 4.13 \$695.00 **Harvard Collection** Last 4 digits of account number 1800 Nonpriority Creditor's Name **Harvard Collection Services** When was the debt incurred? Opened 3/01/15 4839 N Elston Avenue Chicago, IL 60630 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney II Dept Of Human Svcs ☐ Yes 4.14 **Hunter Warfield** \$0.00 Last 4 digits of account number 9493 Nonpriority Creditor's Name **Attention: Collections Department** When was the debt incurred? 4620 Woodland Corporate Blvd Tampa, FL 33614 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes 05 Hinsdale Lake Terrace Other. Specify 4.15 **Hunter Warfield** Last 4 digits of account number 9493 \$1,358.00 Nonpriority Creditor's Name **Attention: Collections Department** When was the debt incurred? 4620 Woodland Corporate Blvd Tampa, FL 33614 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify 09 The Laramar Group ☐ Yes

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Debtor 1 Katheryn L. Windmon Case number (if know) 4.16 \$695.00 **IL Department of Human Services** Last 4 digits of account number 2469 Nonpriority Creditor's Name 2112 S. Lawrence Avenue When was the debt incurred? Chicago, IL 60625 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Overpayment of Benefits ☐ Yes 4.17 **Illinois Tollway Authority** Last 4 digits of account number \$2,931.50 Nonpriority Creditor's Name 2700 Ogden Ave. When was the debt incurred? **Downers Grove, IL 60515** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Tollway Fines/Violations 4.18 **Nicor** Last 4 digits of account number \$105.78 Nonpriority Creditor's Name When was the debt incurred? Attention: Bankruptcy & Collections PO Box 549 Aurora, IL 60507 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Utility

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Debtor 1 Katheryn L. Windmon Case number (if know) 4.19 \$0.00 **Peoples Gas** Last 4 digits of account number 6883 Nonpriority Creditor's Name Opened 4/04/13 Last Active **Attention: Bankruptcy Department** 130 E. Randolph 17th Floor When was the debt incurred? 12/12/13 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes 4.20 **Peoples Gas** 6883 \$2,093.19 Last 4 digits of account number Nonpriority Creditor's Name 200 E Randolph St Opened 4/04/13 Last Active 20th Floor When was the debt incurred? 12/12/13 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Agriculture ☐ Yes 4.21 **Peoples Gas** Last 4 digits of account number 1262 \$156.00 Nonpriority Creditor's Name 200 E Randolph St Opened 7/25/15 Last Active 20th Floor When was the debt incurred? 12/07/15 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Agriculture ☐ Yes

Official Form 106 E/F

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Debt	or 1 Katheryn L. Windmon		Case number (if know)	
4.22	PNC Bank	Last 4 digits of account number		\$1,074.00
	Nonpriority Creditor's Name 1 PNC Plaza Pittsburgh, PA 15222	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans	. Gain.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	a plane, and other similar debts	
	■ No □ Yes	Other. Specify Bank Fees	g plans, and other similar debts	
		. ,		
4.23	Prestige Financial Svc	Last 4 digits of account number	4411	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Department		Opened 4/01/13 Last Active	
	Po Box 26707	When was the debt incurred?	3/10/14	
	Salt Lake City, UT 84126			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Notice Onl	<u>y</u>	
4.24	Prestige Financial Svc	Last 4 digits of account number	6785	\$15,900.81
	Nonpriority Creditor's Name Attn: Bankruptcy Department Po Box 26707 Salt Lake City, UT 84126	When was the debt incurred?	Opened 4/01/13 Last Active 4/06/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	'		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	I claim:	
	☐ At least one of the debtors and another	☐ Student loans	· oldiiii	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other Specify Automobil		
	_ ·	- Other, Specify	-	

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1 Katheryn L. Windmon		Case number (if know)	
Radiology Imaging	Last 4 digits of account number		\$710.00
Nonpriority Creditor's Name 75 Remittance Drive, Dept 1254 Chicago, IL 60675	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	Continuent		
■ Debtor 1 only	Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed	d alaim.	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	a ciaim:	
☐ Check if this claim is for a community debt			
Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
□ Yes		9 France, 3 Fr	
Us Dept Ed	Last 4 digits of account number	7000	\$463.00
Nonpriority Creditor's Name	-		* 100100
Po Box 1030	When was the debt incurred?	Opened 11/01/11	
Coraopolis, PA 15108 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	_	or onest an unat appriy	
■ Debtor 1 only	Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	d alaim.	
_	Type of NONPRIORITY unsecured	a ciaim:	
At least one of the debtors and another	Student loans		
☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	☐ Other. Specify		
	Educationa	al	
Verizon	Last 4 digits of account number	0001	\$1,741.67
Nonpriority Creditor's Name 500 Technology Dr Ste 550	When was the debt incurred?	Opened 8/01/14 Last Active 1/31/15	
Weldon Spring, MO 63304 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
☐ Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
☐ At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
		g p.a, and other online dobte	
Yes	Other. Specify		

Page 28 of 63 Document Debtor 1 Katheryn L. Windmon Case number (if know) 4.28 \$174.00 Village of Sauk Village Last 4 digits of account number 3240 Nonpriority Creditor's Name 21801 Torrence Ave When was the debt incurred? Sauk Village, IL 60411 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Water Bill ☐ Yes Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **JEFFERSON CAPITAL SYSTEMS** Line **4.10** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO BOX 953185 Part 2: Creditors with Nonpriority Unsecured Claims Saint Louis, MO 63195-3185 Last 4 digits of account number XXXXXXXXXXXXXXXD MC Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Advocate Medical Group** Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 8550 W Bryn Mawr Ave., 8th Floor Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60631 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Arnold Scott Harris, P.C. Line 4.5 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 111 W. Jackson Blvd ■ Part 2: Creditors with Nonpriority Unsecured Claims Ste 600 Chicago, IL 60604 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address Circuit Court of Cook County Line 4.23 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Case # 15 M1 114411 Part 2: Creditors with Nonpriority Unsecured Claims Richard J. Daley Center, Room 1005 Chicago, IL 60602 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? City of Chicago - Dep't of Revenue Line **4.5** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 88292 Part 2: Creditors with Nonpriority Unsecured Claims Chicago, IL 60680 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Comcast Line 4.9 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **One Comcast Center** Part 2: Creditors with Nonpriority Unsecured Claims Philadelphia, PA 19103 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Franciscan Alliance, Inc Line 4.12 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O.Box 4628 Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address

Official Form 106 E/F

Oak Brook, IL 60522

On which entry in Part 1 or Part 2 did you list the original creditor?

Last 4 digits of account number

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Attn: Bankruptcy Dept.

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Debtor 1 Katheryn L. Windmon

Lawrence, MA 01840

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims				_	
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	400.00
	OI.	Otudent Idans	OI.	Ψ	463.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you	6g.	\$ 	0.00
	•			·	
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. 6h.	·	0.00

		17(7(1111))	111 1 7000 3 1 0 1 0 3	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Katheryn L. Wind	mon		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Vivian Aveys	Debtor is Lessee on a Residential Apartment Lease: \$1,000.00 per month.

		Docume	ent Page 32 d	of 63
Fill in this	information to identify your	case:		
Debtor 1	Katheryn L. Wind	lmon		
DODIOI I	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, fili	ng) First Name	Middle Name	Last Name	
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	ber			
(if known)				☐ Check if this is an
				amended filing
Officia	I Form 106H			
Sched	lule H: Your Cod	ebtors		12/15
				12,10
our name	and case number (if known you have any codebtors? (If). Answer every question		to this page. On the top of any Additional Pages, write e as a codebtor.
1. 50	you have any obacotors. (ii	you are ming a joint case,	do not list citrior spoust	s as a codebior.
■ No				
☐ Yes	3			
Arizon _	na, California, Idaho, Louisiana			ry? (Community property states and territories include ington, and Wisconsin.)
	Go to line 3.			
⊔ Yes	s. Did your spouse, former spo	use, or legal equivalent liv	e with you at the time?	
in line Form	2 again as a codebtor only	if that person is a guarar	itor or cosigner. Make	r if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Officia 06G). Use Schedule D, Schedule E/F, or Schedule G to
	Column 1: Your codebtor	ID Code		Column 2: The creditor to whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedules that apply:
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	Niverhau Circai			_
	Number Street City	State	ZIP Code	
3.2				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
_				
	Number Street	Chata	710.0-4-	
	City	State	ZIP Code	

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Del	otor 1 Katheryn	Windmon		
	otor 2			
Uni	ted States Bankruptcy Court for t	he: NORTHERN DISTRIC	CT OF ILLINOIS	
	e number own)		-	Check if this is: An amended filing A supplement showing postpetition chapter 13 income as of the following date:
O	fficial Form 106I			MM / DD/ YYYY
S	chedule I: Your In	come		12/1
itta	in a separate sneet to this forf	i. On the top of any additi	ionai pages, write your name an	d case number (if known). Answer every questio
Par	Describe Employment			
Par	Describe Employment information.		Debtor 1	Debtor 2 or non-filing spouse
Par	Describe Employment			
Par	Fill in your employment information. If you have more than one job, attach a separate page with	nt	Debtor 1 ■ Employed	Debtor 2 or non-filing spouse ■ Employed
Par	Fill in your employment information. If you have more than one job, attach a separate page with information about additional	Employment status	Debtor 1 ■ Employed □ Not employed	Debtor 2 or non-filing spouse ■ Employed
Par	Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or	Employment status Occupation Employer's name	Debtor 1 ■ Employed □ Not employed PSP	Debtor 2 or non-filing spouse ■ Employed
Par	Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include studer	Employment status Occupation Employer's name	Debtor 1 ■ Employed □ Not employed PSP Misericordia Home 6300 N. Ridge Road Chicago, IL 60660	Debtor 2 or non-filing spouse ■ Employed
	Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part-time, seasonal, or self-employed work. Occupation may include studer or homemaker, if it applies.	Employment status Occupation Employer's name Employer's address How long employed to	Debtor 1 ■ Employed □ Not employed PSP Misericordia Home 6300 N. Ridge Road Chicago, IL 60660	■ Employed

List monthly gross wages, salary, and commissions (before all payroll 2. deductions). If not paid monthly, calculate what the monthly wage would be.

- Estimate and list monthly overtime pay. 3.
- Calculate gross Income. Add line 2 + line 3.

		For Debtor 1		ebtor 2 or ling spouse
2.	\$	2,208.00	\$	0.00
3.	+\$	65.00	+\$	0.00
4.	\$	2,273.00	\$	0.00

Official Form 106I Schedule I: Your Income page 1

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Deb	tor 1	Katheryn L. Windmon	_	С	Case number (if kn	own)				
					For Debtor 1			Debtor 2		
	Cop	y line 4 here	4.		\$ 2,273	3.00	\$		0.00	
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.		\$ 210	0.00	\$		0.00	
	5b.	Mandatory contributions for retirement plans	5b.		\$	00.6	\$		0.00	
	5c.	Voluntary contributions for retirement plans	5c.			0.00	\$		0.00	
	5d.	Required repayments of retirement fund loans	5d.		_ — — — — — — — — — — — — — — — — — — —	0.00	\$		0.00	
	5e. 5f.	Insurance Domestic support obligations	5e. 5f.			.00	\$_ \$		0.00	
	5g.	Union dues	5g.		:	0.00	\$—		0.00	
	5h.	Other deductions. Specify: Life Insurance	5h			.00	+ \$		0.00	
		Short-Term Disability			\$	3.00	\$		0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	,	\$ 356	6.00	\$		0.00	
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	,	\$ 1,917	.00	\$		0.00	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.			0.00	\$		0.00	
	8b.	Interest and dividends	8b.			0.00	\$		0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$ 0	0.00	\$		0.00	
	8d.	Unemployment compensation	8d.		\$ 0	0.00	\$		0.00	
	8e.	Social Security	8e.		\$	0.00	\$		0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SNAP	ce 8f.		\$ 276	5.00	\$		0.00	
	8g.	Pension or retirement income	— 8g.			0.00	\$		0.00	
	8h.	Other monthly income. Specify:	8h	+	\$.00	+ \$		0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	276	6.00	\$_		0.00	
10	Calo	culate monthly income. Add line 7 + line 9.	10. \$		2 102 00	+ \$		0.00	_ \$	2 102 00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	_	2,193.00	T ^{\$\Pi\$} -		0.00	- Φ —	2,193.00
11.	State Inclu	e all other regular contributions to the expenses that you list in Schedul ade contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are no	ır depe		.,		•			0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certies						12.	\$	2,193.00
4.5	_		•							y income
13.		vou expect an increase or decrease within the year after you file this form	n? 							
		Yes. Explain:								

Fill	in this information to identify your case:				
	Katheryn L. Windmon		Ch □	eck if this is: An amended filing	1
1	otor 2ouse, if filing)			A supplement sho	owing postpetition chapter for the following date:
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLI	NOIS		MM / DD / YYYY	
1	se numbernown)				
0	fficial Form 106J				
S	chedule J: Your Expenses				12/1
info	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to thi mber (if known). Answer every question.				
Par	tt 1: Describe Your Household Is this a joint case?				
1.	■ No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household? ☐ No ☐ Yes. Debtor 2 must file Official Form 106J-2, Expens	es for Separate Hous	<i>ehold</i> of D	ebtor 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the dependents names.	Son		8	□ No ■ Yes
		Daughter		11	□ No ■ Yes
		Son		15	□ No ■ Yes
					□ No □ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?				
Est	Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless penses as of a date after the bankruptcy is filed. If this is a supplicable date.				
the	clude expenses paid for with non-cash government assistance value of such assistance and have included it on <i>Schedule I</i> : fficial Form 106I.)			Your ex	penses
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	Include first mortgag	le 4.	\$	1,000.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.		0.00
	Home maintenance, repair, and upkeep expenses Homeowner's association or condominium dues		4c. 4d.		0.00
5	Additional mortgage payments for your residence, such as h	omo oquity loons	4a. 5	Ψ e	0.00

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ase num	ber (if known)	
6a	\$	143.00
	·	40.00
	·	80.00
		0.00
	· -	400.00
	·	
	*	0.00
	·	160.00
	:	50.00
11.	>	0.00
12	\$	120.00
	·	
	·	0.00
14.	>	0.00
150	¢	0.00
	· -	0.00
	·	0.00
	·	0.00
15d.	\$	0.00
-	·	
16.	\$	0.00
17a.	\$	0.00
17b.	\$	0.00
17c.	\$	0.00
17d.	\$	0.00
_		
18.	\$	0.00
	\$	0.00
19.	-	
lule I: Y	our Income.	
		0.00
		0.00
		0.00
	·	0.00
	·	0.00
21.	+\$	0.00
	\$	1,993.00
	· -	1,333.00
	·	4 000 00
	\$	1,993.00
23a.	\$	2,193.00
	¥	1,993.00
23b.	-\$	1,333.00
	-\$	1,330.00
23b.		200.00
	-\$ \$,
23b. 23c.	\$,
23b. 23c. file this	\$ s form?	200.00
23b. 23c. file this	\$ s form?	200.00
23b. 23c. file this	\$ s form?	,
	6a. 6b. 6c. 7. 8. 9. 10. 11. 12. 13. 14. 15a. 15b. 15c. 15d. 17a. 17b. 17c. 17d. 18. 20a. 20b. 20c. 20d. 20e. 21.	9. \$ 10. \$ 11. \$ 12. \$ 13. \$ 14. \$ 15a. \$ 15b. \$ 15c. \$ 15d. \$ 17a. \$ 17b. \$ 17c. \$ 17d. \$ 18. \$ 19. \$ **Inde I: Your Income.* 20a. \$ 20b. \$ 20c. \$ 20d. \$ 20e. \$ 21. +\$

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Fill in this inform	nation to identify your	· casa·			
Debtor 1	Katheryn L. Wind	dmon Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					☐ Check if this is an amended filing
Official Form		I 15. 3 de 1	Daletania Oal		
Declarat	ion About a	an Individual	Debtor's Sch	nedules	12/15
obtaining money years, or both. 18		in connection with a bank			ement, concealing property, or 10, or imprisonment for up to 20
Did you pay	y or agree to pay some	eone who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. N	lame of person				cruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	Ity of perjury, I declare true and correct.	that I have read the sum	mary and schedules filed	l with this declaration	on and
Kather	neryn L. Windmon yn L. Windmon re of Debtor 1		Signature of D	Debtor 2	

Date

Date **February 26, 2016**

Fill in this information to identify your case: Debtor 1 Katheryn L. Windmon First Name Middle Name Last Name Debtor 2 (Spouse if, filling) First Name Middle Name Last Name	
First Name Middle Name Last Name Debtor 2	
Debtor 2	
(Spouse if, filling) First Name Middle Name Last Name	
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number	
(if known) Check if this is	an
amended filing	
Official Form 107	
Official Form 107 Statement of Financial Affaire for Individuals Filing for Bankguntau	
Statement of Financial Affairs for Individuals Filing for Bankruptcy	12/1
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correlation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and	case
number (if known). Answer every question.	
Part 1: Give Details About Your Marital Status and Where You Lived Before	
What is your current marital status?	
■ Married □ Not married	
☐ Not married	
2. During the last 3 years, have you lived anywhere other than where you live now?	
□ No	
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.	
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: Dates Debtor 1	
lived there lived there	
308 E. 53rd Street From-To: ☐ Same as Debtor 1 ☐ Same as Chicago, IL 60615 2012 - 2013 From-To:	Debtor 1
22324 Merrill Avenue From-To: Same as Debtor 1 Same as	Debtor 1
Chicago Heights, IL 60411 2013 - 2015 From-To:	Debior 1
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Communi states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)	ty propen
■ No□ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	
— Tee: Maile sale yea iiii sal soneale ti. Tear esassiste (emela i emi teeti).	
Part 2 Explain the Sources of Your Income	
4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?	
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.	
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.	
□ No	
Yes. Fill in the details.	
Debtor 1 Debtor 2	
Sources of income Gross income Sources of income Gross income Check all that apply (before detailed and check all that apply the complete of t	
Check all that apply. (before deductions and Check all that apply. (before deductions) and exclusions) (before deductions and check all that apply.	

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Debtor 1 Katheryn L. Windmon

			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
		y 1 of curre filed for ba	ent year until nkruptcy:	■ Wages, commissions, bonuses, tips	\$4,128.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business		
	or last caler anuary 1 to	ndar year: December	31, 2015)	■ Wages, commissions, bonuses, tips	\$15,446.13	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
		dar year be December		■ Wages, commissions, bonuses, tips	\$13,793.00	☐ Wages, commissions, bonuses, tips	
				☐ Operating a business		☐ Operating a business	
	□ No	Fill in the d	Ü	ome from each source separa	acery. Do not include income t	inat you listeu III IIIIe 4.	
				Dobtor 4		Dobtor 2	
				Debtor 1 Sources of income Describe below	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
		dar year be December		Unemployment	\$8,256.00		
				Pensions and annuities	\$159.00		
Pa	rt 3: Lis	t Certain P	ayments You	Made Before You Filed for	Bankruptcy		
6.	Are eithe ☐ No.	Neither D	ebtor 1 nor E	's debts primarily consume Debtor 2 has primarily consu personal, family, or househo	umer debts. Consumer debt	s are defined in 11 U.S.C. § 10	01(8) as "incurred by an
		During the	e 90 days befo	ore you filed for bankruptcy, di	id you pay any creditor a tota	I of \$6,225* or more?	
		□ Yes	List below e	each creditor to whom you pa editor. Do not include paymer	nts for domestic support obliq	in one or more payments and gations, such as child support	
		* Subject		payments to an attorney for to t on 4/01/16 and every 3 year		or after the date of adjustmer	nt.
	Yes.			or both have primarily consumer you filed for bankruptcy, di		l of \$600 or more?	
		■ No.	Go to line 7				
		□ Yes	List below e include pay	each creditor to whom you pai		d the total amount you paid that port and alimony. Also, do not	

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	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this pa	ayment for
7.	Insiders include your relatives; any general pa corporations of which you are an officer, direct	you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing aginess you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as of				
	No☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos		ments or transfer	any property on a	ccount of a d	lebt that benefited an
	■ No□ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment ditor's name
Par	t 4: Identify Legal Actions, Repossession	s, and Foreclosures	_			
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.					
	□ No■ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the case	
	Prestige Financial Services, Inc. vs.Katheryn Windmon 15 M1 114411	Collection	Circuit Court of Cook County, IL		☐ Pending ☐ On appeal ☐ Concluded	
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below		erty repossessed, t	foreclosed, garnis	shed, attache	d, seized, or levied?
	□ No					
	Yes. Fill in the information below. Creditor Name and Address	Describe the Property		Date		Value of the
		Explain what happened	ı			property
	Prestige Financial Svc Attn: Bankruptcy Department Po Box 26707 Salt Lake City, UT 84126	ncial Svc 2013 Hyundai Tuscon GL 2WD 2/2015 otcy Department Property was repossessed.		\$12,875.00		
		☐ Property was attached				
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec		luding a bank or fi	inancial institutior	n, set off any	amounts from your
☐ Yes. Fill in the details. Creditor Name and Address Describe the action the creditor took Date action was					Amount	
		, , , , , , , , , , , , , , , , , , ,		taken		

Page 41 of 63 Case number (if known) Debtor 1 Katheryn L. Windmon 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No ☐ Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity No П Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Dates you Value Describe what you contributed more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Yes. Fill in the details. Date of your Describe the property you lost and Describe any insurance coverage for the loss Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Ledford, Wu & Borges, LLC \$500.00 paid prior to case filing; 02/2016 \$500.00 105 W. Madison \$3,500.00 to be paid through Chapter 23rd Floor 13 plan. Chicago, IL 60602 **CIN Legal Data Services** \$60.00 for merged, multi-bureau credit 02/2016 \$20.00 4540 Honeywell Ct report, credit counseling and debtor Dayton, OH 45424 education courses. \$20.00 for merged multi-bureau credit 07/2015 \$20.00 **CIN Legal Data Services** 4540 Honeywell Ct reports in prior case: 15-25375 Dayton, OH 45424

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Debtor 1 Katheryn L. Windmon

17.	Within 1 year before you filed for bankrupt promised to help you deal with your credit Do not include any payment or transfer that your No	ors or to make payments		nalf pay or transfer any prop	erty to anyone who	
	Yes. Fill in the details. Person Who Was Paid Address	Description and v	alue of any property	or transfer was	Amount of payment	
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your I Include both outright transfers and transfers include gifts and transfers that you have alreated No Yes. Fill in the details.	business or financial affa nade as security (such as	nirs? the granting of a secu			
	Person Who Received Transfer Address	Description and v property transferr	ed p	escribe any property or ayments received or debts aid in exchange	Date transfer was made	
19.	Person's relationship to you 9. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.					
	Name of trust	Description and v	alue of the property	transferred	Date Transfer was made	
Pai	t 8: List of Certain Financial Accounts, Ir	nstruments, Safe Deposi	Boxes, and Storage	Units		
20.	Within 1 year before you filed for bankrupt sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso	or other financial accou	nts; certificates of de	•	•	
	☐ Yes. Fill in the details.					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
21.	 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. 					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		ribe the contents	Do you still have it?	
22.	Have you stored property in a storage unit No	,	home within 1 year	before you filed for bankrup	otcy	
	☐ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, S State and ZIP Code)		ribe the contents	Do you still have it?	

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Katheryn L. Windmon Debtor 1

Par	dentify Property You Hold or Control for	Someone Else					
23.	23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.						
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code) Where is the property? (Number, Street, City, State and ZIP Code) Code) Describe the property (Number, Street, City, State and ZIP Code)						
Par	t 10: Give Details About Environmental Inform	nation					
For	the purpose of Part 10, the following definitions	s apply:					
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these su	air, land, soil, surface water, ground					
	Site means any location, facility, or property as to own, operate, or utilize it, including disposa	-	law, whether you now own, operate	, or utilize it or used			
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		s waste, hazardous substance, toxic	substance,			
Rep	ort all notices, releases, and proceedings that y	ou know about, regardless of wher	n they occurred.				
24.	Has any governmental unit notified you that yo	ou may be liable or potentially liable	under or in violation of an environ	mental law?			
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any	y release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or admin	istrative proceeding under any envi	ironmental law? Include settlements	and orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or Co	nnections to Any Business					
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have ar	ny of the following connections to a	ny business?			
	☐ A sole proprietor or self-employed in a	trade, profession, or other activity,	either full-time or part-time				
	☐ A member of a limited liability compan	y (LLC) or limited liability partnersh	ip (LLP)				
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						

☐ An owner of at least 5% of the voting or equity securities of a corporation

Page 44 of 63 Case number (if known) Document Katheryn L. Windmon Debtor 1 No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Business Name Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Katheryn L. Windmon Signature of Debtor 2 Katheryn L. Windmon Signature of Debtor 1 Date February 26, 2016 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - By agreement of the parties for prepetition and preconfirmation work, including consultation, drafting petition and plan, 341 meeting, negotiation with creditors, court hearings, amendments etc.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received , \$500.00

toward the flat fee, leaving a balance due of \$3,500.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: February 26, 2016	22
Signed:	
/s/ Katheryn L. Windmon	/s/ Jason P. Allain
Katheryn L. Windmon	Jason P. Allain 6304575
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amou	unts are blank. Local Bankruptcy Form 23

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

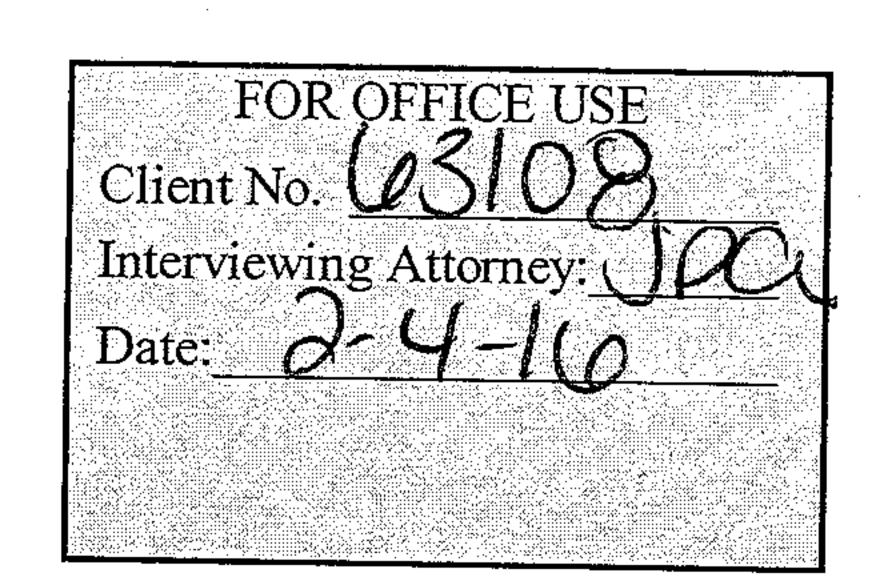
In re	Katheryn L. Windmon		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR DE	CBTOR(S)
c	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankruptcy	y, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received			500.00
	Balance Due		\$	3,500.00
2. \$	310.00 of the filing fee has been paid.			
3. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. I	I have not agreed to share the above-disclosed compe	ensation with any other persor	n unless they are memb	pers and associates of my law firm.
[I have agreed to share the above-disclosed compensat copy of the agreement, together with a list of the nam			
6. I	n return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspec	cts of the bankruptcy c	ase, including:
b c	Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of creditor [Other provisions as needed] Exemption planning; preparation and filing and filing of motions pursuant to 11 USC	ment of affairs and plan whic rs and confirmation hearing, a ng of reaffirmation agree	th may be required; and any adjourned hea	rings thereof; tions as needed; preparation
7. B	y agreement with the debtor(s), the above-disclosed fee	does not include the followin	ng service:	
		CERTIFICATION		
	certify that the foregoing is a complete statement of any nkruptcy proceeding.		r payment to me for re	presentation of the debtor(s) in
Fe	bruary 26, 2016	/s/ Jason P. Alla		
Do	-	Jason P. Allain 6 Signature of Attorn Ledford, Wu & B 105 W. Madison 23rd Floor Chicago, IL 6060 312-853-0200 F. notice@billbusto	ney Borges, LLC 02 ax: 312-873-4693	

BILLOUSTERS

Ledford, Wu and Borges, LLC

105 W. Madison, 23rd Floor, Chicago, IL 60602 (312)853-0200 Fax: (312)873-4693

CONSULTATION AGREEMENT



THIS AGREEMENT IS REQUIRED BY FEDERAL LAW (11 U.S.C. § 528(a))

- 1. Parties: In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means the law firm of Ledford, Wu & Borges, LLC and its staff attorneys.
- 2. Purpose: Client has requested the opportunity to consult with and obtain information and advice from Attorney concerning options for relief from debts, which may include filing bankruptcy. This agreement is for purposes of that consultation only.
- 3. Client's Duties: In order for Attorney to give meaningful advice, Client agrees to give accurate, honest, full and fair disclosure of financial information concerning income over the past three years from all sources, monthly living expenses, the type and amount of all debts (including names and addresses of all creditors), all assets and property owned by the client, wherever located and by whomever held, and any additional information determined by Attorney to be relevant.
- 4. Services: The attorney agrees to provide Client with the following services:
 - a. analyzing Client's financial circumstances based on information provided by Client;
 - b. to the extent possible, advising Client of bankruptcy options and non-bankruptcy options based on the information provided by Client;
 - c. if Client has not provided Attorney with sufficient information upon which to fully advise Client on Client's options, informing Client what additional information Client needs to provide in order to enable Attorney to provide such advice and information;
 - d. where applicable, advising Client of the requirements placed upon Client to file a bankruptcy; and

e. to the extent possible, quoting a fee for providing bankruptcy and/or nonbankruptcy assistance to Client
5. Fees (check one):
A consultation fee will be waived if Client decides not to retain Attorney, in which case the attorney-clien relationship shall terminate at the conclusion of the interview
Client agrees to pay \$ in nonrefundable consultation fee
In the event Client decides to retain Attorney, this consultation becomes billable and is covered by the legal fee charged for the case, and a new written contract, as well as a Court-Approved Retention Agreement if applicable, must be signed by Client and Attorney, which shall supersede this agreement. The new agreement(s) will also provide a detailed explanation of the parties' obligations and a breakdown of the costs.
6. Acknowledgement: Client acknowledges that the first date upon which Attorney provided any bankruptcy assistance to Client is the date noted above, and that Attorney provided Client with a copy of this agreement and the disclosure and information mandated by Section 527(b) of the Bankruptcy Code.
x Hally & M., 2014
Attorney Signature: ARDC #: 6204545
Copyright © 2015 Ledford, Wu & Borges, LLC

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Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

- 1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appear on Official Form 22, Statement of Current Monthly Income, are required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
- 4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

Received on:

Signed:

Signed:

Print Name:

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Ledford, Wu and Borges, LLC Attorneys at Law

FOR OFFICE USE (13) Client No. 66.55

(312)853-0200 Fax: (312)873-4693	Responsible attorney:
ATTORNEY RETENTION CONTRACT	CARA signed? Y (N')
1. Parties. In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means its staff attorneys. This contract shall supersede any prior contracts and agreements between the parties to event of any inconsistency between this contract and a Court-Approved Retention Agreement, the latter	the extent of inconsistency. In the
2. Services: Client retains Attorney for the following services:	*
3. Scope of Representation:	
(a) Attorney will counsel and represent Client in all aspects of the above matter(s) for the fee specific adversary proceedings; (2) post-discharge litigation; (3) appeals; (4) other (specify):	• •
(b) Attorney may agree, but is not obligated, to represent Client in the above excluded matters for an	additional fee, to be agreed upon
separately by the parties. 4. Fees: 6 FICE: 6 870	•
4. Pees.	
Expenses: \$\frac{4000}{60}\$ PLUS \$310 filing fee (court cost) (an additional Court-Approved Retention (merged credit report and credit counseling)	Agreement may apply)
	To be paid by: CH 13 PLAW unless otherwise stated. Attorney
creditors. Should hourly billing be necessary, Attorney's billing rates are \$300-\$400/hour for partners \$250	hour for accordates and COO/hour
for law clerks. The filing fee and expenses are subject to change at any time. The billing rates are subject	to an annual review and notential
merease every calendar year.	
The legal fee covers the initial consultation and all subsequent work. The case may be closed if the	fees are not paid by the deadline.
Additional legal rees may apply if the parties have entered into a Court-Approved Retention Agreement and	such Agreement so authorizes or
if the case is converted from one chapter to another. Additional court costs may apply for amending a petitio filing or other reasons not due to Attorney's fault. NSF checks will be assessed a \$20 fee.	n, list, schedule or statement post-
5) Initial Consultation. Client acknowledges that Attorney has explained the following (please initial):	
The options of Chapter 7 and Chapter 13 and that Client has made the choice identified in Parag	raph 2
The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing procedure.	lures
The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing proceed. The difference among various types of retainer and that Client has made the choice identified in A Chapter 13 plan will be submitted to the Court in good faith. The plan payment may have to it.	Paragraph 4
A Chapter 13 plan will be submitted to the Court in good faith. The plan payment may have to	ncrease if creditor claims come in
higher than scheduled, creditors successfully argue that they are entitled to a higher interest rat	e, the Trustee successfully argues
that the budgeted income is lower than actual income, the Trustee successfully argues that but	lgeted expenses are unreasonably
high or the Court makes a finding that the plan is not the best effort you can make to repay your TIME IS OF THE ESSENCE. Any delay on Client's part may disqualify Client for the ty	creditors.
adversely affect Client's case. Attorney may not be able to file the case, or take other nece	pe of relief elected or otherwise
documents and/or information, including but not limited to a certificate of credit counseling, are	requested
Other (specify):	r
Client understands that the advice given during the initial consultation is preliminary and based on the infor-	mation available at the time and
nay change as the case is further analyzed, more facts discovered, or Client's circumstances or the law change	ed

- 6. Client's Duties. Client agrees, during the course of representation, to:
- (a) provide Attorney with full, accurate and timely information, financial and otherwise;
- (b) follow Attorney's procedures and cooperate with Attorney in providing requested documents and information;
- (c) promptly inform Attorney of any change of address, phone number, e-mail address or employment, or activation of military duty;
- (d) inform Attorney before buying, selling, refinancing or transferring any real property in which Client has any interest, and before incurring any new debt, including but not limited to applying for an auto loan, personal loan, payday loan or title loan, applying for a credit card or line of credit, or using an existing credit card or line of credit; and
- (e) promptly inform Attorney if Client becomes entitled to an inheritance, an asset as a result of a property settlement agreement with Client's spouse or a divorce decree, life insurance proceeds, or a monetary judgment, award or settlement.
- 7. Co-counsel. Client understands that more than one attorney may work on this case. Where necessary, Client agrees to employ outside counsel, at Attorney's expense, to work on this case, including: Kathleen W. Vaught, Kelly M. Johnson, David Carter, or Christina Banyon.
- 8. Termination. Client may discharge Attorney at any time, subject to payment of any fee owed for the services already rendered. Attorney may terminate the representation as permitted by the Illinois Rules of Professional Conduct and Local Bankruptcy Rules. Any flat fee for a bankruptcy case is advance payment for future services, becomes Attorney's property upon receipt, and is nonrefundable upon filing of the petition. In the event the representation is terminated by either party before filing and Client has paid Attorney more than \$300, Attorney will provide Client with a detailed itemization of the services rendered in support of any fee charged at the rate set forth in Paragraph 4, and Client will reimburse Attorney for any expenses, including those that otherwise would be free of charge, and authorizes Attorney to apply the filing fee and any payment for expenses that have not been incurred towards the attorney's fee, subject to the requirements set forth herein

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Attorney Signature: ARDC # 63021575 Date: 2 / // /	qui	X	ARDC#	Date:	2/11	114

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United States Bankruptcy Court Northern District of Illinois

In re	Katheryn L. Windmon		Case No.	
		Debtor(s)	Chapter	13
	VER	IFICATION OF CREDITOR MA	TRIX	
	Number of Creditors:			
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of creditor	s is true and c	correct to the best of my
Date:	February 26, 2016	/s/ Katheryn L. Windmon Katheryn L. Windmon Signature of Debtor		

JEFFERSON CAPITAL SYSTEMS PO BOX 953185 Saint Louis, MO 63195-3185

Advocate Illinois Masonic Medical C 3000 N. Halsted Street Suite 623 Chicago, IL 60657

Advocate Medical Group 8550 W Bryn Mawr Ave., 8th Floor Chicago, IL 60631

America's Fi 1415 W 22nd St. Oak Brook, IL 60523

Arnold Scott Harris, P.C. 111 W. Jackson Blvd Ste 600 Chicago, IL 60604

Bank One Collections PO Box 91308 Cleveland, OH 44101-3308

Christ Hospital 4440 W. 95th St. Oak Lawn, IL 60453

Circuit Court of Cook County
Case # 15 M1 114411
Richard J. Daley Center, Room 1005
Chicago, IL 60602

City of Chicago (Suspension/Boot) Department of Finance 121 North LaSalle Street, Room 107A Chicago, IL 60602

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL 60680 Comcast
One Comcast Center
Philadelphia, PA 19103

ComEd 3 Lincoln Center Attn: Bkcy Group-Claims Department Oakbrook Terrace, IL 60181

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

ER Solutions/Convergent Outsourc INC Po Box 9004 Renton, WA 98057

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Franciscan Alliance, Inc 28044 Network Place Chicago, IL 60673

Franciscan Alliance, Inc P.O.Box 4628 Oak Brook, IL 60522

Harvard Collection Harvard Collection Services 4839 N Elston Avenue Chicago, IL 60630

Hunter Warfield Attention: Collections Department 4620 Woodland Corporate Blvd Tampa, FL 33614 IL Department of Human Services 2112 S. Lawrence Avenue Chicago, IL 60625

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Illinois Department Human Services 100 S Grand Ave E Springfield, IL 62762

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Illinois Tollway Authority 2700 Ogden Ave. Downers Grove, IL 60515

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Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

PNC Bank 1 PNC Plaza Pittsburgh, PA 15222

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Secretary of State Safety & Financial 2701 S. Dirksen Parkway Springfield, IL 62723

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